

How **Insurance Agents** Can **Thrive** in a
Digital Environment



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Younger insurance agents are driving a huge digital shift in the insurance industry. *Insurance agents who wish to thrive in the future are wise to adapt to the increasingly digital world.*

Innovation can be difficult for insurance agents that aren't working digitally in their daily business. This is why partnering with innovative carriers is crucial. As an insurance agent, you have a choice in which insurance carrier you choose to sell. Choosing the right carrier can be a sink or swim type of difference. As companies adapt to an increasingly digital venue, insurance must meet these new demands as well. Agents need products and solutions that meet those complex needs.

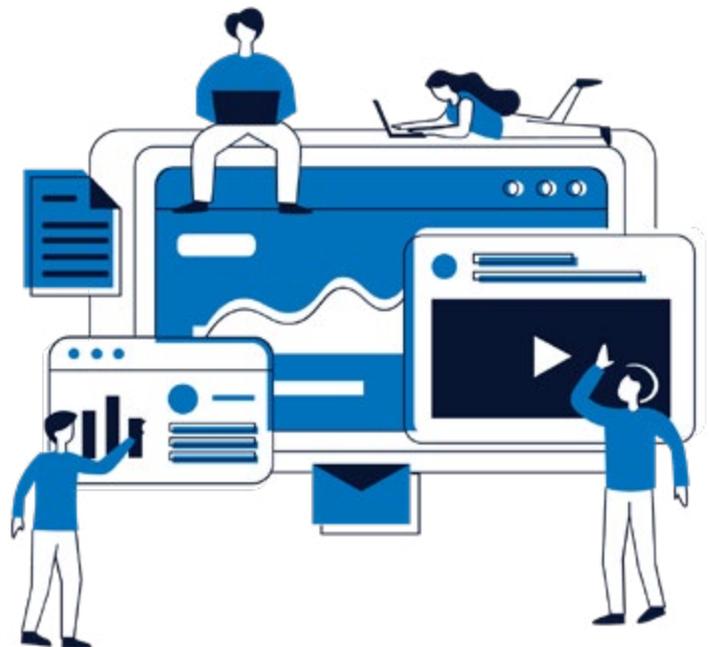
Millennials are more likely than older generations to be shopping online for everything - including insurance. This trend will only follow through with future generations when they reach adulthood. So, it is essential to digitize your agency to thrive in the future.

Provide Expertise Online

Often, a prospect or clients' experience with an agent's website is static, not interactive. Navigating insurance is tricky, and clients look to you for expertise - find a way to provide that digitally too. Provide insights into product options, prices, and plans to interested prospects online. Make your contact information readily available to them, and be responsive to messages through email and social media.

People are looking for expertise, even when shopping online. Create a symbiotic relationship with clients digitally as well as in person.

With technology more accessible and commonplace to many adults, it is almost expected that an agency will have a digital presence of some sort. Consumers today want an experience that seamlessly can be both traditional and digital. With today's technology, that can happen.



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Have a Well-Functioning Website

The agencies with the best online presence have clean, easy to navigate, and searchable websites. Avoid having large paragraphs of copy text all over your website (aside from things such as blog posts). Always make the call to action clear and visible on the page, use visual elements to draw attention. Use keywords that will improve your website's SEO and take advantage of other platforms such as social media, online reviews, and news coverage.

Ditch Static Forms

People want to know that their questions or requests are going to a real person, not automation that might not personally help them. Create your website in a way that feels responsive and friendly, just as you would come across in person. Instead of a chatbot, have questions submitted to and answered by real agents at your agency. Have forms that show clients the next questions based on their previous answers to help guide them through the process. Try to be as helpful as you would be in person digitally. Have a process so that a prospect will receive communication from you quickly, using their preferred method of communication (email, phone, texting, social media, etc.). Even set an automated text to go out when something is submitted, and ensure a personalized reply is sent as soon as you get the time.



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Have Price Comparisons

People want to see how they can get the best deals, so show them. Having multiple carriers and giving price comparisons is already something you do - now add it online. Add a rate comparison option on your website, which is relatively easy. Clients can now compare coverage and prices online. Have them compare their quoted policies to existing policies. Make sure you choose a comparative rather that is mobile friendly and that you can adapt to your branding. There are even options that offer the opportunity of photographing an ID to prefill information.

Know When to Use Human Interaction

In-person or over-the-phone contact of some sort is integral to close a sale. Digital forms and interactions can't replace client-agent interaction entirely. Insurance is complex and important to clients. Allow the option for them to talk over the phone or in person at any point in the process.

While technology is becoming a huge part of consumers' shopping, it will never replace the human element in insurance shopping. The future of the insurance industry lies in a perfect balance of digital and traditional communication.

If you you'd like more tips and training on digital marketing for your insurance agency, contact the professionals at Agent Pipeline.

We believe that insurance agents are most effective when armed with excellent tools and support. **We provide back-office support, marketing tools & technology, compliance reviews and assistance, enrollment platforms, one-on-one consultations, and much more!**

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